

**Fill in this information to identify the case:**

Debtor 1 Ginger Rae Ramsey  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the: Middle District of Pennsylvania  
(State)  
Case number 1:16-bk-00001-HWV

## Form 4100R

### Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1:**

**Mortgage Information**

**Statement / Response Date:** 02/15/2021

**Name of creditor:** The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-10 c/o Specialized Loan Servicing, LLC **Court claim no. (if known):** 5-2

**Last 4 digits** of any number you use to identify the debtor's account: 2275

**Property address:** 100 N 17th Street  
Number   Street    
Camp Hill, Pennsylvania 17011  
City   State   ZIP Code  

**Part 2:**

**Prepetition Default Payments**

**Check One:**

- Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \_\_\_\_\_

**Part 3:**

**Postpetition Mortgage Payment**

**Check one**

- Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 03/01/2021  
MM / DD / YYYY

- Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

Debtor 1 Ginger Rae Ramsey  
First Name Middle Name Last Name Case number (if known) 1:16-bk-00001-HWV

- a. Total postpetition ongoing payments due: (a) \$0.00  
b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$0.00  
c. **Total.** Add lines a and b. (c) \$0.00

Creditor asserts that the debtor(s) are contractually  
obligated for the postpetition payment(s) that first became  
due on:

MM / DD / YYYY

#### Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

#### Part 5: Sign Here

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim**

Check the appropriate box::

- I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Natalie E. Lea

Date 02/15/2021

Signature

Print Natalie E. Lea  
First Name  Middle Name  Last Name  Title Authorized Agent for Specialized  
Loan Servicing, LLC

Company Bonial & Associates, P.C.

**If different from the notice address listed on the proof of claim to which this response applies:**

Address P.O. Box 9013  
Number  Street   
Addison, Texas 75001  
City  State  ZIP Code

Contact phone (972) 643-6600 Email POCIInquiries@BonialPC.com

**CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE**

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest on or before February 17, 2021 via electronic notice unless otherwise stated.

**Debtor**                    *Via U.S. Mail*

Ginger Rae Ramsey  
100 North 17th Street  
Camp Hill, PA 17011

**Debtors' Attorney**

Dorothy L. Mott  
Mott & Gendron Law  
125 State Street  
Harrisburg, PA 17101

**Chapter 13 Trustee**

Charles J. DeHart, III  
8125 Adams Drive, Suite A  
Hummelstown, Pennsylvania 17036

Respectfully Submitted,

/s/ Natalie E. Lea